

Mandatory Auto Insurance

What is the Mandatory Auto Insurance Law?

The law requires anyone driving a motor vehicle in our state to have an insurance liability policy, a certificate of deposit, or a liability bond to the required limits. If you have 26 or more vehicles, you may self-insure.

Under the law, you're required to have a liability policy with limits of at least 25/50/10. This means:

\$25,000 for injury to another person

\$50,000 for injuries to all other persons

\$10,000 for damage to another's property

You must carry the same limits if you choose to buy a bond instead of an insurance policy. If you use a certificate of deposit, you must deposit \$60,000 in cash or securities with the Office of the State Treasurer. If you're insuring 26 or more vehicles, you can self-insure through the Washington State Department of Licensing.

Proof of insurance

If you're stopped by a law enforcement officer, you must present an insurance identification card showing that either the vehicle or you are insured.

Your insurance company must provide you with an identification card when they issue or renew your motor vehicle liability policy. At your request, the company will provide a card or temporary proof of insurance for each vehicle covered under your policy.

The insurance identification card must include the name of the insurance company, the policy number, and the policy's effective and expiration dates. It must also include a description of the insured vehicle(s) and/or the name of the insured driver.

If you do not carry proof of insurance and you are stopped by law enforcement, the state considers it a traffic infraction. You will receive a \$450 fine and it may go on your driving record. The courts could add other fees to your fines, such as a public safety and education assessment, which is 70 percent of all fines.

Out-of-state drivers

Even drivers registered in other states who drive in Washington must comply with Washington's Mandatory Auto Insurance Law.

Out-of-state drivers who plan to drive in Washington should check their policies. Most policies include a broadening clause that raises the liability limits to the minimum of the particular state they're driving in.

Vehicles exempt from the Mandatory Auto Insurance Law

- Specially licensed “antique vehicles” over 40 years old
- “Collector’s vehicles” over 30 years old
- Publicly-owned vehicles (vehicles owned, rented or leased by state, federal, city, county, and town governments, school districts and political subdivisions)
- Vehicles registered with the Washington Utilities and Transportation Commission as common or contract carriers (any truck that hauls for payment)
- Motorcycles
- Motor-driven cycles, such as motor scooters
- Mopeds

Regardless of this exemption, all drivers are subject to the state’s Financial Responsibility Law. This law requires the person who is responsible for the damage or injury to pay the loss.

Special note: *The Mandatory Auto Insurance law is under the authority of the Department of Licensing. The following regulations apply:*

[Revised Code of Washington \(RCW\) Title 46](#)

[RCW Title 3.62.090](#)

The Office of the Insurance Commissioner can help you!

If you have any questions or need additional information about your rights as an insurance consumer, call our Insurance Consumer Hotline at

1-800-562-6900

or visit our Web site at

<http://www.insurance.wa.gov/>